

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:
HOWARD, RODERICK W., SR.
HOWARD, JOYCE

Case No.: 17-25665-JNP
Chapter: 7
Judge: Jerrold N. Poslusny, Jr.

NOTICE OF PROPOSED ABANDONMENT

Andrew Sklar, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:	Clerk, US Bankruptcy Court District of New Jersey PO Box 2067 Camden, NJ 08101
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If an objection is filed, a hearing will be held before the Honorable Jerrold N. Poslusny, Jr. on June 25, 2019, at 10:00 a.m. at the United States Bankruptcy Court, Courtroom No. 4C. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property:	2854 IDAHO RD, CAMDEN NJ 08104-2811 (FMV \$31,875.00)
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Liens on property:	\$123,609.00-CITIFINANCIAL
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Amount of equity claimed as exempt:	\$0.00
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Objections must be served on, and requests for additional information directed to:

Name: Andrew Sklar, Chapter 7 Trustee

Address: 1200 Laurel Oak Road - Suite 102, Voorhees, NJ 08043

Telephone No.: 856-258-4050

Certificate of Notice Page 2 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Roderick W. Howard, , Sr.
Joyce Howard
Debtors

Case No. 17-25665-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf905

Page 1 of 3
Total Noticed: 56

Date Rcvd: May 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2019.

db/jdb #Roderick W. Howard,, Sr., Joyce Howard, 2854 Idaho Rd, Camden, NJ 08104-2811
516979368 AAdvantage Card Services, PO Box 13337, Philadelphia, PA 19101-3337
517020565 +ARS Account Resolution, 1643 N. Harrison Pkwy, Ste 100, Sunrise, FL 33323-2857
516979371 ARS Account Resolution, PKWY STE 100, Sunrise, FL 33323
516979370 Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890
516979376 CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105
517081514 +Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
516979373 +Camden County Special Civil Part, 101 S 5th St, Camden, NJ 08103-4099
516979374 +Camden County Special Civil Pary, 101 S 5th St, Camden, NJ 08103-4099
516979377 Chase Auto Finance, PO Box 901003, Fort Worth, TX 76101-2003
516979378 +Citifinancial, PO Box 222178, Charlotte, NC 28222-2178
517021306 +City of Camden, Dept. of Revenue & Collections, c/o Office of the City Attorney,
516979379 Suite 419-City Hall, 520 Market Street, Camden, NJ 08102-1300
516979380 City of Camden, City Hall, Room 117, PO Box 95120, Camden, NJ 08101-5120
516979382 City of Camden (American Water), PO Box 52747, Phoenix, AZ 85072-2747
Cooper Health Systems, C/O Quality Asset Recovery, 7 Foster Ave Ste 101,
Gibbsboro, NJ 08026-1191
516979384 +David Faloni, Esq., 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592
517071281 JCMorgan Chase Bank NA, PO Box 29505, AZi-1191, Phoenix, AZ 85038-9505
517070449 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
Ft. Worth, TX 76101-2032
517035150 +M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
516979393 MTAG Cust/FIG CAP INV NJ13 LLC, PO Box 54472, New Orleans, LA 70154-4472
516979396 Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
516979398 PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444
516979397 #Penn Credit Corporation, PO Box 988, Harrisburg, PA 17108-0988
516979399 Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
517298852 +Wilmington Savings Fund Society, Prober & Raphael, 20750 Ventura Blvd, Suite 100,
Woodland Hills, CA 91364-6207
517177832 +Wilmington Savings Fund Society FSB, Jenelle C. Arnold, Aldridge Pite, LLP,
4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921
517849165 +Wilmington Savings Fund Society, FSB,et al, c/o Carrington Mortgage Services, LLC,
1600 South Douglas Road, Anaheim, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov	May 23 2019 23:43:48	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov	May 23 2019 23:43:45	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516979369	E-mail/Text: kristin.villneauve@allianceoneinc.com	May 23 2019 23:42:42	AllianceOne Receivable Management, PO Box 3111, Southeastern, PA 19398-3111
516979372	E-mail/Text: bankruptcy@cavps.com	May 23 2019 23:44:03	Calvary Portifilio SVCS, 500 Summit Lake Dr Apt D, Valhalla, NY 10595-1340
516979375	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com	May 23 2019 23:49:20	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517210621	+E-mail/Text: bankruptcy@cavps.com	May 23 2019 23:44:03	Cavalry SPV II, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516979381	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 23 2019 23:43:23	Comenity Bank/NY & Co., PO Box 182789, Columbus, OH 43218-2789
516979383	E-mail/PDF: creditonebknotifications@resurgent.com	May 23 2019 23:49:28	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517127310	E-mail/Text: carol.franklin@ditech.com	May 23 2019 23:42:40	Ditech Financial LLC, 2100 East Elliot Road, Bldg. 94, Recovery Dept. T-120, Tempe, AZ 85284
516979385	E-mail/Text: bankruptcy.bnc@ditech.com	May 23 2019 23:43:19	Ditech, PO Box 6172, Rapid City, SD 57709-6172
516979386	E-mail/Text: bnc-bluestem@quantum3group.com	May 23 2019 23:44:16	Fingerhut, PO Box 166, Newark, NJ 07101-0166
516979387	E-mail/Text: JCAP_BNC_Notices@jcapi.com	May 23 2019 23:44:00	Jefferson Capital System, 16 McLeland Rd, Saint Cloud, MN 56303-2198
517123485	E-mail/Text: JCAP_BNC_Notices@jcapi.com	May 23 2019 23:44:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
516979388	E-mail/Text: ebn@ltdfin.com	May 23 2019 23:43:21	LTD Financial Svs, 7322 Southwest Fwy Ste 1600, Houston, TX 77074-2134
516979389	E-mail/PDF: resurgentbknotifications@resurgent.com	May 23 2019 23:49:32	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
517139452	E-mail/PDF: resurgentbknotifications@resurgent.com	May 23 2019 23:49:31	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516979390	E-mail/PDF: resurgentbknotifications@resurgent.com	May 23 2019 23:49:31	LVNVFunding, PO Box 740281, Houston, TX 77274-0281
516979391	E-mail/Text: camanagement@mtb.com	May 23 2019 23:43:21	M&T Bank, PO Box 62082, Baltimore, MD 21264-2082

District/off: 0312-1

User: admin
Form ID: pdf905

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Total Noticed: 56

Date Rcvd: May 23, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516979392 E-mail/Text: bankruptcydpt@mcmcq.com May 23 2019 23:43:45 Midland Funding,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255
516979394 E-mail/PDF: bankruptcy@ncfsi.com May 23 2019 23:48:56 New Century Financial,
110 S Jefferson Rd Ste 104, Whippany, NJ 07981-1038
516979395 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 23 2019 23:43:23 New York & Company,
PO Box 659728, San Antonio, TX 78265-9728
517106645 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 24 2019 00:00:52
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
Norfolk VA 23541
517179588 +E-mail/Text: bankruptcy@pseg.com May 23 2019 23:42:41 PSEG, Attn: Bankruptcy,
PO Box 490, Cranford, NJ 07016-0490
517159951 E-mail/Text: bnc-quantum@quantum3group.com May 23 2019 23:43:40
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517170134 E-mail/Text: bkdepartment@rtresolutions.com May 23 2019 23:43:58
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029
517170135 E-mail/Text: bkdepartment@rtresolutions.com May 23 2019 23:43:58
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,
1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
516979400 E-mail/PDF: gecscedi@recoverycorp.com May 23 2019 23:49:48 SYNCHRONY Bank/Walmart,
PO Box 965036, Orlando, FL 32896-5036
516982106 +E-mail/PDF: gecscedi@recoverycorp.com May 23 2019 23:49:47 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517095790 +E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM May 23 2019 23:49:36 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517181214* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029
517181215* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,
1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
517932418* +Wilmington Savings Fund Society, FSB, et al, c/o Carrington Mortgage Services, LLC,
1600 South Douglas Road, Anaheim, CA 92806-5948
lm ###Citifinancial, 1144 State Route 35, Middletown, NJ 07748-2600
TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 22, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank, N.A. as trustee for CVI Loan GT Trust I
rsolarz@kmllawgroup.com
Tamika Nicole Wyche on behalf of Debtor Roderick W. Howard,, Sr. dpdlawyer@comcast.net,
G30609@notify.cincompass.com

District/off: 0312-1

User: admin
Form ID: pdf905

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Total Noticed: 56

Date Rcvd: May 23, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Tamika Nicole Wyche on behalf of Joint Debtor Joyce Howard dpdlawyer@comcast.net,
G30609@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Warren S. Jones, Jr. on behalf of Creditor Wilmington Savings Fund Society, FSB, as
Trustee of Stanwich Mortgage Loan Trust A email@warrensjones.com,
r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 7